

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-2(c)

Stacey L. Mullen, Esquire
2091 N. Springdale Road
Suite 17
Cherry Hill, NJ 08003
(856) 778-8677
By: Stacey L. Mullen, Esquire (SM5598)

In Re:
Ronald G. Pilarchik,

Case No.: 23-16277
Judge: JNP
Chapter: 13

CHAPTER 13 DEBTOR'S CERTIFICATION IN OPPOSITION
X TO CREDITOR'S MOTION OR CERTIFICATION OF DEFAULT
TO TRUSTEE'S MOTION OR CERTIFICATION OF DEFAULT

The debtor in the above-captioned chapter 13 proceeding hereby objects to the following (choose one):

1. Motion for Relief from the Automatic Stay filed by creditor
 . A hearing has been scheduled for
 at am

OR

Motion to Dismiss filed by the Standing Chapter 13 Trustee.
A hearing has been scheduled for , at am.

Certification of Default filed by creditor, Townhomes at St. Regis Walk
I am requesting a hearing be scheduled on this matter.

OR

Certification of Default filed by Standing Chapter 13 Trustee
I am requesting a hearing be scheduled on this matter.

I am objecting to the above for the following reasons (choose one):

Payments have been made in the amount of \$, but have
not been accounted for. Documentation in support is attached hereto.
 Payments have not been made for the following reasons and debtor proposes

repayment as follows (**explain your answer**):

Other (**explain your answer**): Debtor can have his arrears for February and March paid in full by mid-April or the end of April (latest). However, debtor's truck broke down which is why he is late with his payments. Debtor is asking 4-6 months to cure his remaining arrears in light of also having to pay for his truck repair which is over \$1,000.00.

3. This certification is being made in an effort to resolve the issues raised by the creditor in its motion.

4. I certify the above facts to be true. I am aware that if the above facts are willfully false, I am subject to punishment.

Date: 03/24/25

/s/ Ronald G. Pilarchik
Debtor's Signature

NOTE: Pursuant to the Court's General Orders entered on January 4th, 2005, this form must be filed with the Court and served upon the creditor and the Standing Chapter 13 Trustee, **at least seven (7) days before the return date, pursuant to DNJ LBR 9013-1(d), Motion Practice**, if filed in opposition to a *Motion for Relief from the Automatic Stay; and within 10 days of the filing of a Creditor's Certification of Default under an Order Resolving Motion to Vacate Stay and/or Dismiss with Conditions*. Absent the filing of this mandatory new form, the creditor's stay relief motion will be deemed uncontested, and the creditor's appearance at the hearing will **not** be required.

1/3/05/jml